

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Kasower, Sheldon

Application No.: 10/724315

Filed: November 27, 2002

For: **ON-LINE METHOD FOR
CONSOLIDATING CREDIT LIFE
INSURANCE BENEFITS**

Examiner: Nguyen, Tan D.

Art Group: 3629

**THIRD REQUEST FOR PRELIMINARY AMENDMENT TO
PATENT APPLICATION PURSUANT TO 37 C.F.R. § 1.115**

Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450

Dear Examiner Nguyen:

Applicant hereby requests to preliminarily amend the above referenced patent application for the third time by making the following numerous but important amendments and additions to the Claims. The Applicant notes that these changes are made for the purpose of clarity and completeness only and not to add new matter to the Application.

Please see the changes to the Claims hereinbelow: